

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Corenia S. Sirota
Debtor

Case No. 21-01467-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 10, 2021

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2021:

Recip ID	Recipient Name and Address
db	+ Corenia S. Sirota, 584 E Main St, Millville, PA 17846-9203
5421815	+ Calvary SPV, Bass & Associates, 3936 E Ft Lowell Rd, Tucson, AZ 85712-1097
5427528	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
5424924	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5421820	+ Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
5421822	+ Lakeview Loan Servicing LLC, Flag Star Bank, 5151 Corporate Dr, Troy, MI 48098-2639
5421823	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5421824	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5421826	+ Millville Borough, 136 Morehead Ave, PO Box 30, Millville, PA 17846-0030
5421828	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5421829	+ PPL, 827 Hausman Rd, Allentown, PA 18104-9392
5421833	+ Resurgent Capital Merrick Bank, PO BOX 1269, Greenville, SC 29602-1269

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5421813	+ Email/Text: amscbankruptcy@adt.com	Aug 10 2021 18:41:00	ADT, 3190 S Vughn Way, Aurora, CO 80014-3512
5421814	+ Email/Text: defaultspecialty.us@bbva.com	Aug 10 2021 18:41:00	BBVA, PO Box 10566, Birmingham, AL 35296-0001
5421816	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 10 2021 18:57:24	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5421817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 10 2021 18:57:28	CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500
5421818	+ Email/Text: rnewhart@columbiapa.org	Aug 10 2021 18:41:00	Columbia County Tax Claim Bureau, PO Box 380, Bloomsburg, PA 17815-0380
5421819	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 10 2021 18:41:00	Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
5424924	Email/Text: ECMCBKNotices@ecmc.org	Aug 10 2021 18:41:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5421821	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 10 2021 18:41:00	Internal Revenue Service, AUR Corr 5-E08-113, Philadelphia, PA 19255
5421825	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 10 2021 18:41:00	Midland Credit Management, 350 Camino De La Reina #100, San Diego, CA 92108-3007
5427051	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 10 2021 18:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5421827	Email/PDF: cbp@onemainfinancial.com	Aug 10 2021 18:57:27	One Main Financial, 601 NW 2ND St, Evansville, IN 47708-1013
5425462	+ Email/PDF: cbp@onemainfinancial.com	Aug 10 2021 18:57:21	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251

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5421830	+ Email/PDF: rmscedi@recoverycorp.com	Aug 10 2021 18:57:25	PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021
5421831	+ Email/Text: bankruptcy@prosper.com	Aug 10 2021 18:41:00	Prosper Funding LLC, 221 Main St, Ste 300, San Francisco, CA 94105-1909
5421832	+ Email/Text: bnc-quantum@quantum3group.com	Aug 10 2021 18:41:00	Quantum 3 Group, Crown Asset Management, PO Box 788, Kirkland, WA 98083-0788
5423092	Email/Text: bnc-quantum@quantum3group.com	Aug 10 2021 18:41:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5423093	Email/Text: bnc-quantum@quantum3group.com	Aug 10 2021 18:41:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5421834	+ Email/PDF: gecsedl@recoverycorp.com	Aug 10 2021 18:57:21	Synchronicity Bank, 140 Wekiva Springs Rd, Longwood, FL 32779-3604
5422170	+ Email/PDF: gecsedl@recoverycorp.com	Aug 10 2021 18:57:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Robert Spielman	on behalf of Debtor 1 Corenia S. Sirota bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Corenia S SirotaCHAPTER 13
CASE NO. **5:21-bk-01467**☐ ORIGINAL PLAN
☒ 2nd AMENDED PLAN (Indicate 1st, 2nd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$22,620.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
07/21	06/26	377.00	0.00	377.00	22,620.00
				Total Payments:	\$22,620.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: Any punitive damages that might be obtained from possible litigation against Michael J McCrystal.

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Lakeview Loan Servicing LLC	584 E Main St Millville, PA 17846 Columbia County	
M&T Bank	2015 Toyota Highlander 114000 miles	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Lakeview Loan Servicing LLC	584 E Main St Millville, PA 17846 Columbia County	See Section 9	\$0.00	See Section 9

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Millville Borough	584 E Main St Millville, PA 17846 Columbia County	\$1136.00	0%	\$1136.00

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Columbia County Tax Claim Bureau	2950 State Route 42 Greenwood Township Millville, PA 17846 Columbia County Dilapidated condition. No utilities or running water.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$14,928.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
- ☒ entry of discharge.
- ☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- 1. Lakeview Loan Servicing LLC has informed the Debtor that one of the available options for resolving the pre-petition mortgage arrearage is to add the entire pre-petition arrearage to the end of her mortgage, and the Debtor has elected that option.**
- 2. The Debtor has filed federal returns for 2018 and 2019, and had no income at all during those years, and no taxes are owed to the IRS for those two years. The priority taxes owed to the IRS for the tax year 2017 are being paid in full under this plan.**
- 3. The amount of \$1136 is owed to Millville Borough for a municipal lien and is being paid in full under this plan.**
- 4. Collateral is surrendered in full satisfaction of debt. No payment is permitted on bifurcated claims.**

Dated: August 9, 2021

/s/ Robert Spielman

Robert Spielman
 Attorney for Debtor

/s/ Corenia S Sirota

Corenia S Sirota
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.